



**PRESENTATION MADE FOR INCOME MARKETPLACE
AND ITS INVESTORS BY CREDITO24 LTDA**

Dec/2020

MESSAGE TO INVESTORS

Investing to ClickCash

All ClickCash loan investors are secured by a structure where the underlying loans have been securely handed over to a 3rd party in the benefit of the investors in case of default (no matter how unlikely).

Even though we have just started the growth in Brazil - the **high underlying skin in the game** - has been agreed with Income and is based on latest loan book performance so that **there is always cash flow buffer** with conservative ratios. Invest in our loans and you will have the chance to profit from the future of consumer loans in Brazil. **Click Cash is 100% digital Loan Originator, combining great system, mobile big data, and regression based scoring models.**

All knowledges and best practices from our management team, gathered in the last decade in European and Asian markets, are decisively contributing to the success of the product in Brazil.

ABOUT US

Click Cash is a new Fintech startup for fast and secure personal loans in **Brazil**.

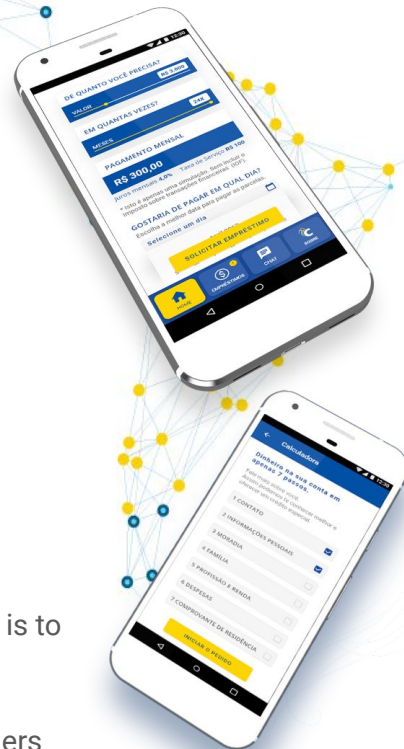
We operate via our own **mobile App**, that simplifies the complicated and bureaucratic process of personal unsecured lending to individuals, allowing speed, convenience, security and reach.

We use **Mobile Big Data** and **Open Banking** technologies to deliver an accurate credit profile analysis and powerful predictability to our scoring models - factors that differentiate Click Cash in the emerging economies credit market.

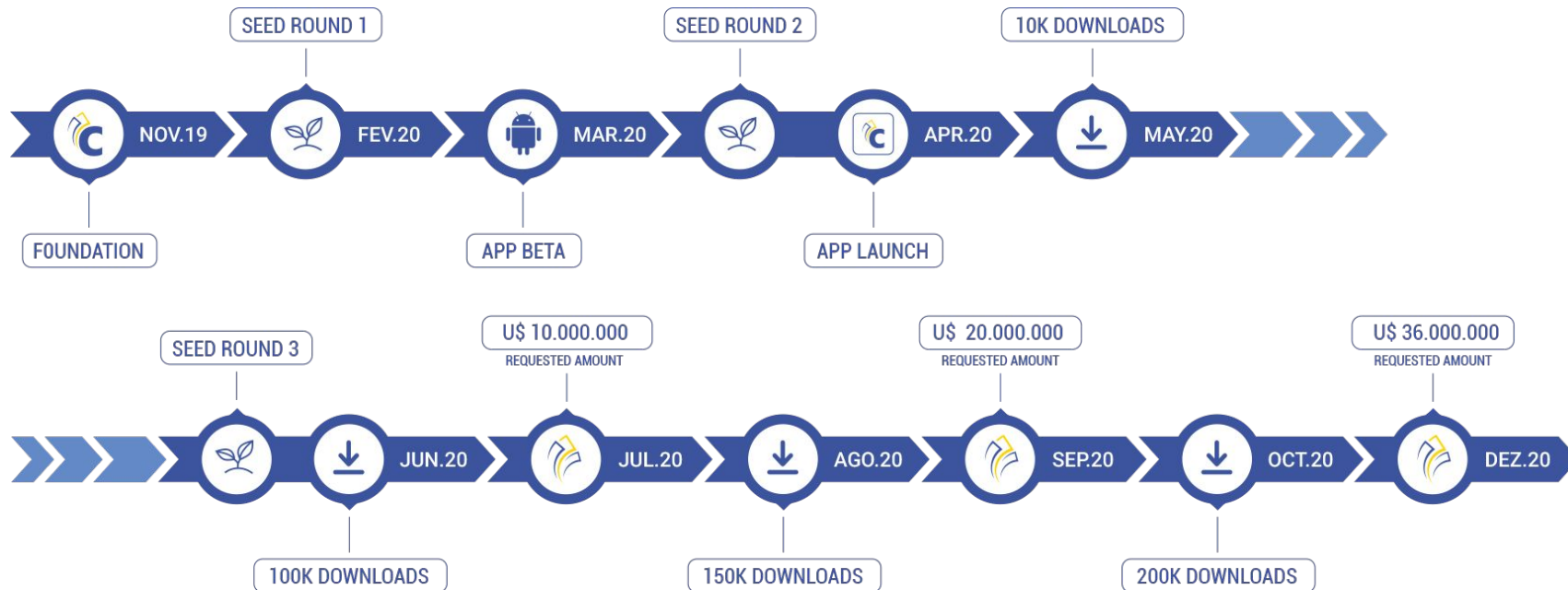
Click Cash's story has just started, **in 1 year** we have built the company from scratch and proven our models now generating profitable loans.

Current stage is of raising money for growth and scaling up. P2P partnership is incipient, but our plan is to scale to **10x Loan book by end of 2021**.

With in-house built systems, we have the capability of developing fast integrations with external partners and develop innovative credit solutions, aimed at growth and specific needs and opportunities of the Brazilian market.



OUR TIMELINE



GROUP SUCCESS STORIES

Behind our business there are several experienced professionals and investors that joined together to create the Group Latam Fintech Holdings. The team also has owned or owns currently other companies around the world in Fintech industry. Geographical experience has been gathered from:

Sweden, Finland, Estonia, Poland, Czech Republic, Indonesia, Romania, Moldova, Brazil, Bulgaria and Chile.



Is a P2P real estate pan latin-american portal known before as Properati LLC. Where largest operations are in Brazil.



Revolutionary company to be the first servicing banks and other lenders by big data enriched predictive modeling, has delivered more than 100 million data scores.



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The first bank to service non serviced customers in Indonesia with mobile data and lowered consumers average APR from 200% to 50%. Bank was IPO's in 9.02.2020 with over 250M USD valuation.

COMPANY OVERVIEW

Name

Credito24 LTDA "Click Cash"

Registration

November 2019

Location

São Paulo / Brazil

Stage

Post-MVP -> Raising funds for **scaling-up** and new product developments.

Working Sectors

Fintech, Lending, Credit Services, Credit Scoring, Mobile Apps, Mobile Data, Open Banking, Consumer Services, Big Data.

Valuation

Aprox. 15 M USD.

Loan portfolio

1.2 M USD (EoP 2020)

Projections: 12.3M USD (EoP 2021) / 29.9M USD (EoP 2022)

Loans originated

1.8 M USD (EoP 2020)

Projections: 21.9 M USD (EoP 2021) / 59 M USD (EoP 2022)

Funding to date

2.12 M USD

Avg. Monthly Interest

11,50% (2020)

Projections: 10,56% (2021) / 10,50% (2022)

Avg. APR

324% (2020)

Projections: 258% (2021) / 255% (2022)

BRAZILIAN CREDIT MARKET

Population

36m

people don't have bank account in
Brazil

BRL

800bi

handled by the unbanked people per
year

In 2020

7,6%

is the expected country's credit stock
to grow, driven by a 10% rise in
loans to companies

Deposits

80%

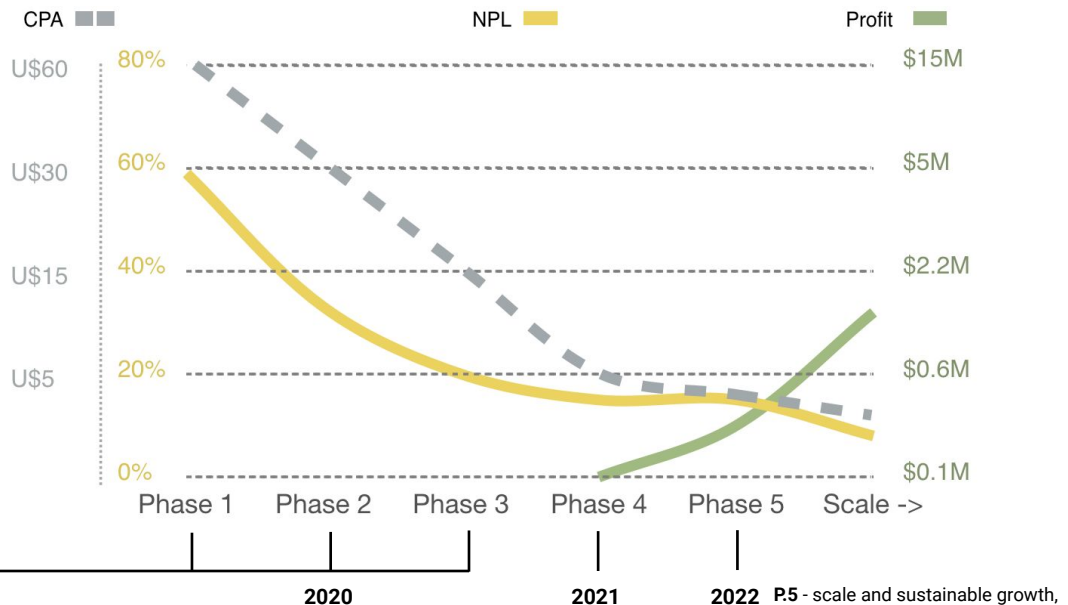
of deposits and loans are
concentrate in 5 largest banks

- Still very **high concentration** in small group of banks
- Big **space for competition** and growth
- High NPLs levels & High interest levels
- **24%** acknowledge being **up to date with all their bills**,

and only **16%** with their **credit card bills**
- **63M** people are in "negative" (defaulters) listings,

representing **40% of the active population**
- Huge gap of **unserved good payers**

PROFITABLE STRATEGY



P.1 - randomly pay out to a) test acquisition strategies and b) gather data of bad payers to build scoring model

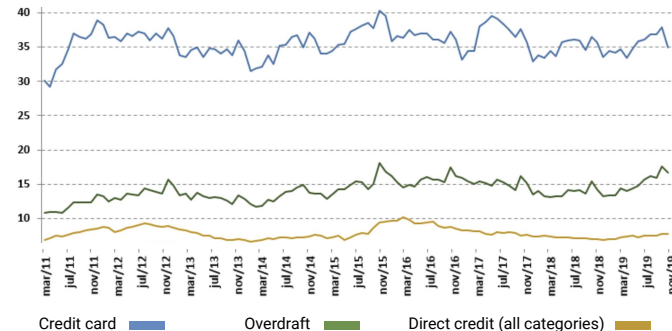
P.2 - pay out to controlled group w/ first scoring models implemented to test effectiveness of different models and make improvements

P.3 - pay out w/ fully developed a) data scoring models and b) profitable business model

P.4 - roll-out continuous improvement of scoring models, organic growth and product improvements, increasing maturity of product and acceptance rate. longer loans have slightly higher lifetime NPL flattening, but interest revenues from longer periods offset the impact

P.5 - scale and sustainable growth, expansion to other Latam countries

- CPA = Cost per acquisition / NPL = Non-performing loans
- National **avg. default rate** for personal direct credit (all categories - secured & unsecured loans), **after 90 days**, was around the **7%**. **35%** for credit cards and **16%** for overdraft by the end of 2019:



- **2020** is showing an overall increase in NPL rates due to **Covid-19**; but also show a major **rise on demand for digital financial services**

OUR KPIs

We started market research in **12/2018**, kicked off in **11/2019** and product **launched in 03/2020**.

In 7 months of operation (numbers until December 2020) we've achieved:

DOWNLOADS

+280.000

6 Mo **Q3** **Q4**
↑193% **↑69%** **↑30%**

Reputation

4.0

(max 5) Google Play Store

Organic

30%

CPA

6%

(acquisition cost)

NPS

81

(Net Promoter Score)

APPLICATIONS

+140.000

6 Mo **Q3** **Q4**
↑629% **↑149%** **↑50%**

Paid-out

6.000

Loans

(USD 1,6M / BRL 8M)

Loyalty

64%

Rep. Applications

Profitability

1,15

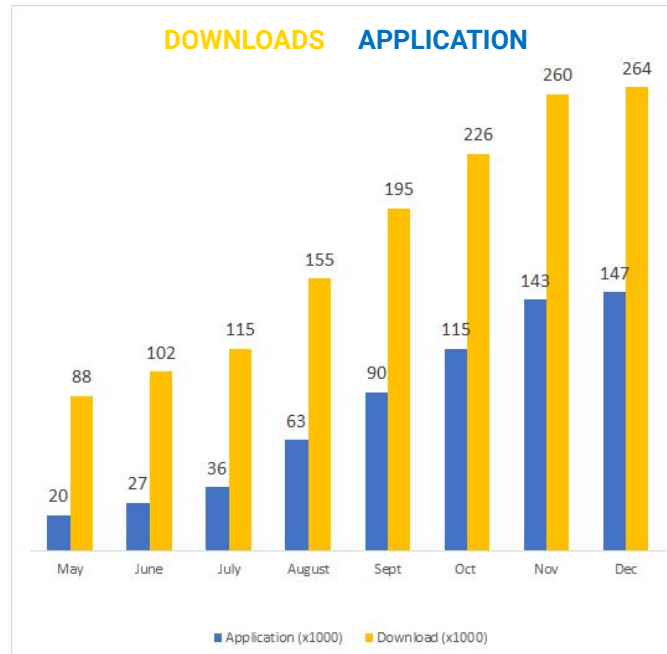
Cash Multiplier

2nd Loan

20%

Rep. Customers

EVOLUTION

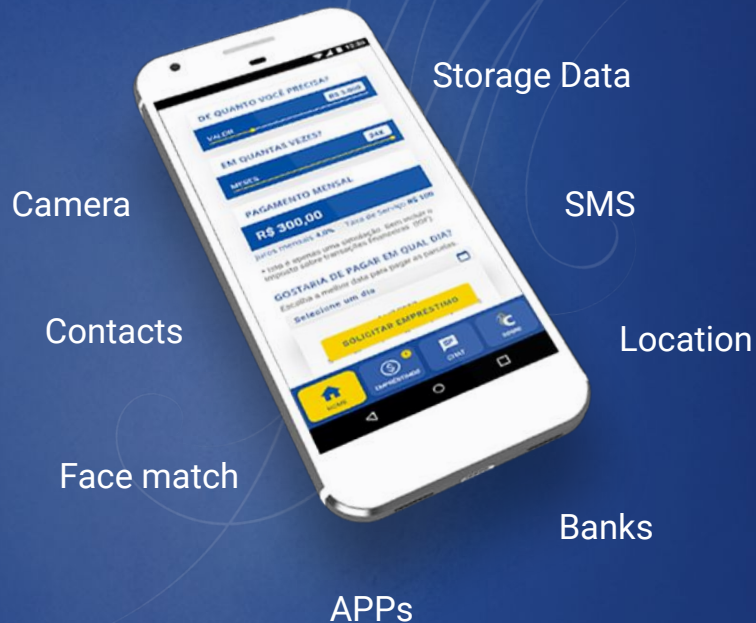


BIG DATA

Under customer's consent, we collect **thousands of data points per mobile device**, allowing data driven decisions, making smart use of unconventional and innovative data (mobile big data).

This technology combined to agile business development, in addition to newly regulated **Open Banking** capabilities in local market, gives us significant **market advantage** by improving the credit scoring accuracy and the effectiveness needed for scaling up in emerging economies.

DATA EXAMPLES



DIFFERENTIALS

100% Digital with whole process on mobile APP

No paper, no bureaucracy

Great User Experience few steps registration

Fast Loan loan paid in 1 working day

Up To 45 Days to start to paying back

No collateral required

Multiple Service Channels Chat, Email, Messenger

In-house built CRM 4.4 M USD externally valued

end-to-end loan system



PROCESS

How it works today?

5 Min (registration, simulation, credit analysis, offer and signature)
24 h (payment)

Objective:

5 Min (entire process) - New users
1 Min (entire process) - Known users

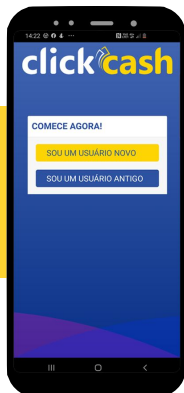
Already integrated

Top 6 banks = 80% market

- Itaú
- Bradesco
- Caixa
- Banco do Brasil
- Santander
- Nubank

SECURE

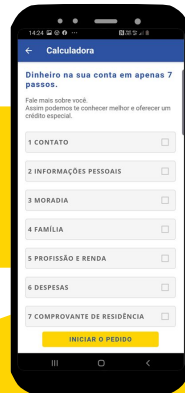
1 LOGIN



2 SIMULATION



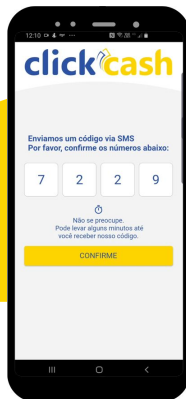
3 REGISTRATION



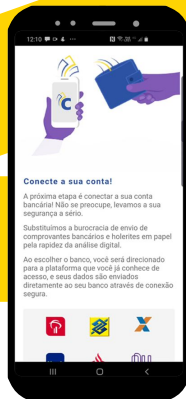
4 OFFER & REVIEW



5 SMS VERIFICATION



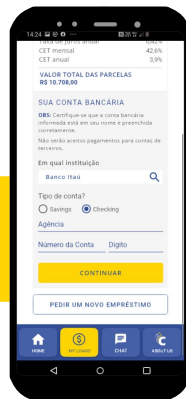
6 BANK CONNECT (Open Banking)



7 FACIAL RECOGNITION



8 DIGITAL SIGNATURE



FAST

ANTI-FRAUD

Mobile Scoring,
SMS verification, background
checks, face recognition, Big Data



LOAN PAYMENT

DIGITAL PRESENCE

Reclame Aqui*



* Reclame Aqui is the main channel for company reputation in Brazil.

Social Media & Blog

+15.000 Followers



Google Play Store

Top 5 in most searched "Loan" related keywords in Google Play Store:

loan	55															
personal loan online	54															
personal loan	47															
loan for negative	44															
personal loan online	43															
loan	42															
personal loan online for negative	35															
loan for negative	30															
personal credit	18															

USERS REVIEW



Lourenco G. Silva

Very good this app I asked for the loan and in 48 hours it was already in my account. Thank you click cash.

10/14/2020 to 16h: 04



Celi L.

Wonderful Click Cash ... when I needed it most ... it was there opened its doors ... and gave me credit. Soon the loan was in my account. And all done by the App.

10/14/2020 to 14h: 37



Manoel M.

Sensational!! great solved my problem without bureaucracy, sometimes we urgently need it is really cool, I requested it one day the other day it was deposited in my account ...

05/10/2020 at 21h: 19



Wagner S.

I made my loan application follows all the steps and everything went well and I was approved in less than 2 minutes congratulations. excellent app i recommend. 🙌🙌🙌🙌 ...

03/10/2020 at 14h: 37



LOCAL MEDIA

Forbes

"Click Cash receives investment of R\$ 5.5 million"

Feb 2020

STARTUPI
information · education · matchmaking

"Personal credit Fintech receives investment of R\$ 5.5 million"

Feb 2020

**PEQUENAS
& GRANDES
Empresas
& Negócios**

"Fintech for fast online credit raises R\$ 2.5 million"

May 2020

LABS LATIN AMERICA BUSINESS STORIES

"Brazilian lending app Click Cash receives US\$490.000 investment"

Jun 2020

ISTOE Dinheiro

"Click Cash App receives R\$ 2.5 million"

Jun 2020

BizNews/br

"Click Cash, a loan platform, receives an investment of R \$ 2.5 million"

Jun 2020

finsiders

"Click Cash adopts big data system and has already loaned R\$ 5.6 million this year"

Oct 2020

STARTUPI
information · education · matchmaking

"Personal credit Fintech receives new round of investment"

Nov 2020

mobiletime

"Click Cash app announces new investment by Asian company"

Nov 2020

OUR TEAM



Douglas Murdoch

Co-founder & Investors Relationship

Brazilian with 10+ years of experience in local Fintech market enabling and managing partnerships with banks, financial institutions and local providers. Specialist in market strategy, strategic partnerships, business development, startups and growth.

“ Click Cash's Mobile Data capabilities are like no other in local market today, for sure a differentiator ”

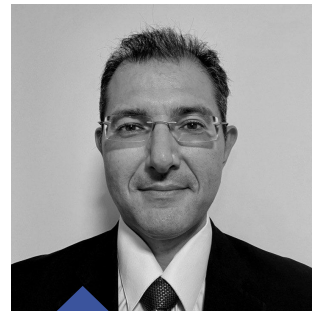


Gabrile Oliveira

Head of Legal & Compliance

Specialist in international law and business negotiation, with 7 years of experience as lawyer in a traditional lending company, offering legal advice in several areas of law, with special attention to contracts, litigation and compliance.

“ The company is advised by a robust legal team specialized in Central Bank regulation that brings security to investors ”



Daniel Ciaciarulo

Chief Operational Officer Brazil

Experienced executive skilled on strategic planning, product development, marketing, innovation and business development. Solid know how on financial services, banking, credit cards, prepaid cards and credit bureau. Result oriented, team builder and customer centric.

“ Building high performance teams to achieve shareholders, customers and people satisfaction ”

OUR TEAM

* All ex-Aasa team

aasa



Kristjan Akkerman
Business Architect

Experienced business architect with 15+ years of extensive international experience in modeling integrations, business process optimizations, enabling continuous improvements and designing scalable systems. With experience in banking industry as well as startups.

“ We have a clear process and value streams to help bridge the gap between strategy and execution. ”



Ovidiu Popescu
Chief Operational Officer Latam

More than 14 years of experience in business planning, business management, sales operations, and product management in banking, credit cards, micro & digital lending and new business set-up. Experienced in enabling statistical analysis to optimize multiple business operations.

“ Taking critical decisions and enhancing the team potential to ensure tangible results. ”



Kaupo Less
Head of Underwriting

Previously designed and set Automated Underwriting Systems for fintech lending companies in Europe. Integrated different score models into underwriting (credit, behavioural and others). Developed scoring for profit solutions (score based pricing).

“ We know the value of data and how it can be used. With this we've created a well performing credit score models and they are improving on a quarterly basis. ”



Martti Retau
Head of Loan Process

10 years of experience building end to end loan processes in Europe and Latin America specially with focus on market entry phase. Experienced Operations Manager with a demonstrated history of working in the financial services industry. Part of the Aasa Global AS core market entry team in Czech, Chile and Sweden

“ Developing our loans makes our credit offer more credible and safer for our customers and investors ”

THANK YOU

This presentation is made for Income Marketplace and its investors by Click Cash (Credito24 LTDA).

Information and numbers up to December 2020.

www.clickcash.com.br

www.getincome.com

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